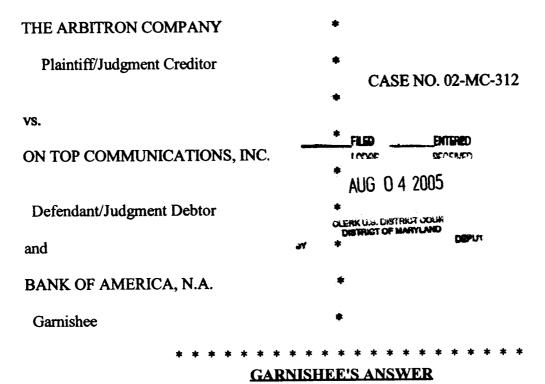
IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND (Baltimore)



NOW comes Bank of America, N.A., by its attorney, and for an Answer to the Writ of Garnishment served upon it in the above-referenced case, further states as follows:

It confesses that it holds assets consisting of a checking account no. 001921066342 in the name of On Top Communications, LLC with a balance of \$5,304.86 and a checking account no. 003937399056 in the name of On Top Communications, LLC with a balance of 8,230.18, pending further orders of the Court.

The Garnishee recently was notified that after service upon it of the Writ of Garnishment, the judgment debtor has filed a petition for relief in the U.S. Bankruptcy Court for the District of Maryland. Pursuant to the provisions of 11 U.S.C. §362, no further action may be taken to collect the funds confessed.

WHEREFORE, Bank of America, N.A. Garnishee, states that it is holding the above assets of the judgment debtor pending further Order of the Court consistent with the rights of the parties under the U.S. Bankruptcy Code.

Tessa Laspia Frederick, Fed. Bar No. 25374

Miles & Stockbridge P.C. 10 Light Street, 12 Floor Baltimore, Maryland 21202

(410) 385-3477

Attorneys for Garnishee

BKR1.AFT

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 2 day of ______, 2005 copy of the foregoing Garnishee's Answer was mailed to: Severn E.S. Miller, Esquire, Thomas & Libowitz, P.A., 100 Light Street, Suite 1100, Baltimore, MD 21202, Attorney for the Plaintiff/Judgment Creditor and to Thomas L. Lackey, Esquire, 4201 Northview Drive, Suite 407, Bowie, MD 20716, Attorney for Defendant/Judgment Debtor.

Ρ